



403b Plans

Year	Regular	Age 50+	15-Year Catch-Up	Total Employee	Total EE & ER***
	Lesser of 100% of compensation* or:	Regular limit + \$6,000 if age 50+	See rules below**	If eligible for Age 50+ & 15-Yr Catch-Up limits	Max employer & employee combined contributions
2017	\$ 18,000	\$ 24,000	\$21,000	\$ 27,000	\$ 54,000
2016	\$ 18,000	\$ 24,000	\$ 21,000	\$ 27,000	\$ 53,000

* Compensation is your gross salary minus your retirement (IPERS) deductions. The maximum amount you may contribute is reduced by deductions for FICA, insurances, flexible spending accounts, employee organizations, assignments, and other like items. Contributions must not exceed the IRS maximum limits shown above.

** A calculation is required to determine the actual amount available under the 15-Year Catch-up. If an employee is eligible for both catch-ups in the same year, that year's 15-Year Catch-up must be used first, before contributing under the Age 50+ Catch-up. To be eligible to utilize the 15-year catch-up, a participant must have worked for the current employer full-time for at least 15 years, used less than the lifetime maximum of \$15,000, and contributed an average annual contribution of \$5,000 or less.

*** Total limit for employees age 50+ who contribute the full Age 50+ Catch-Up is \$59,000 for 2016 and \$60,000 for 2017.

457 Plans

Year	Regular	Age 50+**	3-Year Catch-Up ***
	Lesser of 100% of compensation* or:	Regular limit + \$6,000 for employees age 50+	Regular limit plus missed contributions up to:
2017	\$ 18,000	\$ 24,000	\$ 36,000
2016	\$ 18,000	\$ 24,000	\$ 36,000

* Compensation is your gross salary minus your retirement (IPERS, POR, and Judicial) deductions. The amount you contribute may be reduced by deductions for FICA, insurances, flexible spending accounts, auto use maintenance, employee organizations, and assignments.

** Participants are not able to use the 50+ limit and the 3-Year Catch-Up limit at the same time.

*** Participants within 3 years of normal retirement may qualify to contribute more than the regular limit under the program's [3-Year Catch-up Provision](#).